Case 23-10041-amc Doc 19 Filed 01/29/23 Entered 01/30/23 00:32:47 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-10041-amc Kemp N. Carter Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Jan 27, 2023 Form ID: 309I Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2023:

Recip ID	pient Name and Address	
db	p N. Carter, 2655 S. Massey St., Philadelphia, PA 19142-2128	
tr	TT F. WATERMAN Chapter 13, Chapter 13 Trustee, 2901 St. Lawrence Ave.	., Suite 100, Reading, PA 19606-2265
14747003	AN CRAIG NICHOLAS, KML Law Group, P.C., 701 Market Street, Suite 500	00, Philadelphia, PA 19106-1541
14747000	O Energy, c/o Southwest Credit, 4129 International Pkwy, Ste. 1100, Carrollto	n, TX 75007
14746996	adelphia Gas Works, 800 W Montgomery Ave, Philadelphia Pa 19122-2898, A	ttn: Bankruptcy Dept 3Fl

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: shmasters@hotmail.com	Date/Time	Recipient Name and Address
uty		Jan 28 2023 00:33:00	SHARON S. MASTERS, Law Office of Sharon S. Masters, 132 Overleaf Drive, Thorndale, PA 19372
smg	Email/Text: megan.harper@phila.gov	Jan 28 2023 00:34:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 28 2023 05:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 28 2023 00:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jan 28 2023 00:34:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14747002	Email/Text: megan.harper@phila.gov	Jan 28 2023 00:34:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14747001	+ EDI: IRS.COM	Jan 28 2023 05:34:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
14746999	+ EDI: CCS.COM	Jan 28 2023 05:34:00	Nationwide Insurance, c/o Credit Collection, POB 607, Norwood, MA 02062-0607
14747005	+ EDI: RECOVERYCORP.COM	Jan 28 2023 05:34:00	Orion (Verizon), c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14746997	+ EDI: CCS.COM	Jan 28 2023 05:34:00	Progressive, c/o Credit Collection, POB 607, Norwood, MA 02062-0607
14746998	Email/Text: BKSPSElectronicCourtNotifications@spservic	sing.com Jan 28 2023 00:34:00	Selective Portfolio, 3815 South West Temple St., Salt Lake City, UT 84115
14747004	Email/Text: BKSPSElectronicCourtNotifications@spservic	eing.com Jan 28 2023 00:34:00	The Bank of New York Mellon, Trustee, et al, c/o

Select Portfolio Servicing, Inc., P.O. Box 65250,

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District/off: 0313-2 User: admin Page 2 of 2
Date Rcvd: Jan 27, 2023 Form ID: 309I Total Noticed: 16

Salt Lake City, UT 84165-0250

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

Name Email Address

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

SHARON S. MASTERS

on behalf of Debtor Kemp N. Carter shmasters@hotmail.com G65312@notify.cincompass.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

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Information to identify the case:				
Debtor 1:	Kemp N. Carter	Social Security number or ITIN: xxx-xx-4593		
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:		
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 1/8/23		
Case number:	23-10041-amc			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Kemp N. Carter	
2.	All other names used in the last 8 years		
3.	Address	2655 S. Massey St. Philadelphia, PA 19142	
	Dalatania attanzan	SHARON S. MASTERS	Contact phone 610-322-5277
4.	Debtor's attorney Name and address	Law Office of Sharon S. Masters 132 Overleaf Drive Thorndale, PA 19372	Email: shmasters@hotmail.com
5.	Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313
			Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office		Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M;
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Reading Office 9:00 A.M. to 4:00 P.M.
			Contact phone (215)408–2800
			Date: 1/27/23

For more information, see page 2

Debtor Kemp N. Carter Case number 23–10041–amc

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 24, 2023 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/25/23
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or	
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/19/23
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/7/23
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan.This plan proposes payment to the trustee of \$50.00 p. The hearing on confirmation will be held on: 4/5/23 at 10:00 AM, Location: Courtroom #4, 900 Market Street, F	·
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I